

# Crossford and Kirkfieldbank Parish Church (Church of Scotland)

Scotland · Charity number SC014659

## Details

---

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1944-04-25
Register	<a href="#">View on the OSCR register</a>

## Contact

---

**Address**  
Gillfoot House  
Braidwood  
Carluke  
South Lanarkshire  
ML8 5PX

## Activities

---

**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The charity is there to bring people in the community to a saving knowledge of Christ our saviour

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** To be available to residents of Hazelbank and the surrounding districts, for any Religious, Social, Charitable, Political or other Organisation having a Local or Territorial connection with Hazelbank and District for Public Functions.

## Geography

---

- **Main operating location:** South Lanarkshire
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£96,533	£91,346	-	1
2024-12-31	£38,931	£44,094	-	0
2023-12-31	£45,110	£47,599	-	1
2022-12-31	£42,141	£42,130	-	1
2021-12-31	£31,073	£33,123	-	0
2020-12-31	£34,828	£34,748	-	0

**Crossford and Kirkfieldbank Parish Church (Church of Scotland)**

Scotland - Charity number SC014659

---

# Accounts

---

**The Church of Scotland**

**Crossford and Kirkfieldbank  
Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Year ending 31 December 2025**

**Congregation No: 171175**

**Charity No: SC014659**

## Reference and Administrative Information

Charity Name: Crossford and Kirkfieldbank Parish Church of Scotland  
Charity Registration Number: SC014659  
Congregation Reference No: 171175  
Contact Address: Gillfoot House  
Braidwood  
Carluke  
ML8 5PX

### Trustees – Kirk Session.

Keith Haig, Cameron Murray, (deceased 19<sup>th</sup> Feb 2025)

Mrs J. Clelland, Mr. I. Hogg, Mr T Clelland, Ross Helmy, Miss L. Morton, Peter Forrest (The latter both resigned as of January 2026)

### Trustees – Congregational Board.

Mrs J. Clelland, Mr. I. Hogg, Miss L. Morton (Resigned as of January 2026)

### Principal Office-bearers

Interim Moderator Mrs Roberta Hutton (from 1<sup>st</sup> April 2024)  
Session Clerk: Mr Keith Haig  
Clerk to the Board: Mrs Janice Clelland  
Church Treasurer: Cameron Murray (until 19<sup>th</sup> February 2025)  
Ross Helmy (From 19<sup>th</sup> February 2025)

### Independent Examiner

Mr John Boag  
29 Holm Road  
Crossford  
Carluke  
ML8 5RG

### Bankers

Bank Of Scotland,  
PO Box 17235  
Edinburgh, EH11.1YH

# **Crossfórd and Kirkfieldbank Parish Church of Scotland SC014659**

## **Trustees' Annual Report Year ended 31 December 2025**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Unitary Constitution.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

#### **Organisational Structure**

The Congregational Board is chaired by the minister and meets when required. Certain responsibilities are delegated to the Finance Committee and to the Property Committee. The Joint Congregational Boards, with the Linked Congregation of Kirkfieldbank Parish Church, meets annually. The Kirk Session meets when required and is responsible for the spiritual affairs within the church.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of worship are held each Sunday at 10.30am and 6.30pm.

The Bible Study & Prayer Group meet on Wednesday evening

#### **Achievements and Performance**

On Wednesday evening the Bible Study and Prayer group meet in the church hall when parts of the bible are discussed in depth.

#### **Financial Review**

The main source of income for the charity is the offering of members and despite the financial pressures we all face, our offerings have dropped from £19,764.00 to £18,013.32. The Trustees acknowledge the continuing support of the membership, particularly those who contribute through Gift Aid, which will allow the Trustees to reclaim £3,826.26 in tax from these donations for the period to 31st December 2025. The claim procedure has been delayed because of registration difficulties with HMRC. The Trustees are hopeful to rectify this in early course and this should regularise the process for future years.

The total income for the year was £96,533.55, compared with last year's figure of £38,931.67.

The total expenditure for the year was £91,346.19, compared with last year's figure of £44,094.00

As is noted in the accounts, this year the detail has been expanded and where possible the comparative figures have been shown. However it has not always been possible to rationalise the comparative figure, with this year's presentation.

As reflected in the accounts, a sum of £10,003.04 was drawn down from our investment account to maintain sufficient cash flow for the continued operation of the charity. There remains a total of £17,614.91 as valued at 31<sup>st</sup> December 2025

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately three months expenditure in the general fund. At the year end the Church held unrestricted cash funds of £8,997.16. While this only represents one month's expenditure, the Trustees could in the short term realise funds in their investment portfolio to meet expenditure. The Trustees also anticipate the potential sale of the shared Manse, which will be credited to our holding with the General Trustees in the Consolidated Fabric Fund, with the deduction of a 10% levy.

### **Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



**Keith Haig**

**Session Clerk**

**Date** ..... 14/6/26 .....

## Crossford and Kirkfieldbank Parish Church of Scotland SC014659

### Independent Examiner's Report to the Trustees of Crossford and Kirkfield Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 Dec 2025 which are set out on pages 6 to 10.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.

#### Basis of independent examiner's statement

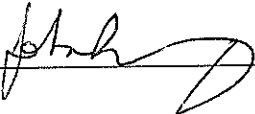
Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In the course of our examination, no matter has come to our attention

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr John Boag



---

Address: 29 Holm Road  
Crossford  
ML8 5RG

Date:

16/6/26

---

Crossford & Kirkfieldbank Parish Church of Scotland  
Trustees' Annual Report Year ended 31 December 2025

SC014659

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>						
Donation	3	14,462.78	-	-	14,462.78	19,673.80
Donation: Window		3,000.00	-	-	3,000.00	-
Dividend Growth Fund		108.54	-	-	108.54	473.74
Funeral Donation		400.00	-	-	400.00	80.00
Life & Work		42.00	-	-	42.00	42.00
		<b>18,013.32</b>	-	-	<b>18,013.32</b>	<b>20,269.54</b>
<b>Activities for Generating Funds</b>						
Christmas Fayre		-	-	-	-	850.00
Prayer Group		-	-	-	-	895.00
		-	-	-	-	<b>1,745.00</b>
<b>Extra Ordinary Income</b>						
Giving to Grow Reduction		-	-	-	-	2,718.00
Encashment of Growth Fund Units		10,003.04	-	-	10,003.04	10,003.04
Refund Council Tax		-	-	-	-	1,329.09
Insurance Refund		787.00	-	-	787.00	-
Pulpit Supply Refund		2,700.00	-	-	2,700.00	-
Pulpit Supply Refund		120.00	-	-	120.00	-
Refund Life & Work		42.00	-	-	42.00	-
Refund Flowers		60.00	-	-	60.00	-
Presentation Donation		-	-	-	-	1,007.00
Steven Reid Gift		-	-	-	-	500.00
Donations to Plaque		-	-	-	-	610.00
Covenanters Donation to Plaque		-	-	-	-	750.00
Gen Trustees Grant		62,083.02	-	-	62,083.02	-
Transfer from Kirkfield Bank		2,725.17	-	-	2,725.17	-
		<b>78,520.23</b>	-	-	<b>78,520.23</b>	<b>16,917.13</b>
<b>Total Income</b>		<b>96,533.55</b>	-	-	<b>96,533.55</b>	<b>38,931.67</b>
<b>Payments</b>	5					
Costs of generating funds		108.00	-	-	108.00	108.00
Charitable activities		91,238.19	-	-	91,238.19	42,966.00
Church Organisations		-	-	-	-	1,020.00
<b>Total Payments</b>		<b>91,346.19</b>	-	-	<b>91,346.19</b>	<b>44,094.00</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>5,187.36</b>	-	-	<b>5,187.36</b>	<b>- 5,162.33</b>
<b>Transfers</b>		-	-	-	-	-
<b>Excess of Receipts over Payments for the year</b>		<b>5,187.36</b>	-	-	<b>5,187.36</b>	<b>- 5,162.33</b>

Crossford & Kirkfieldbank Parish Church of Scotland  
Trustees' Annual Report Year ended 31 December 2025  
**Statement of Balances**

SC014659

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances brought forward	3,809.80	-	-	3,809.80	8,972.13
<b>Movement in year:</b>					
Excess of Receipts over Payments	5,187.36	-	-	5,187.36	- 5,162.33
Bank & deposit balances carried forward	<u>8,997.16</u>	<u>-</u>	<u>-</u>	<u>8,997.16</u>	<u>3,809.80</u>

**Liabilities**

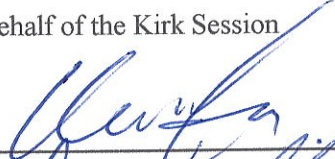
The outstanding contribution to the Giving to Grow as of 31 Dec 2025 is £11,972

**Investments**

	Cost	Market Value	
		2025	2024
COSIT Growth Fund(804 Units)	3,399.48	5,531.52	15,133.36
Transfer from Kirkfieldbank			
Manse Fabric (200 units)	100.00	1,376.00	
Fabric Fund(600 units)	300.00	4,128.00	
COSIT Deposit Fund			
Transfer from Kirkfieldbank			
Re-development Fund	5,250.70	5,250.70	
General Purposes Fund	1,328.69	1,328.69	
	<b>10,378.87</b>	<b>17,614.91</b>	

The accounts were approved by the Kirk Session on 25/03/2026

For and on behalf of the Kirk Session

  
 \_\_\_\_\_ Session Clerk  
  
 \_\_\_\_\_ Treasurer

Crossford Parish Church of Scotland SC014659  
Trustees' Annual Report Year ended 31 December 2025  
Notes to the Accounts

**1. Trustee Remuneration and Related Party Transactions**

No trustee or related party received any remuneration during the year under review.

**2. Movement of Funds**

	2024 £	Receipts £	Payments £	Transfers £	2025 £
<b>Unrestricted funds</b>					
Designated Bible Study & Prayer Group	-	-	-	-	-
General Fund	3,809.80	96,533.55	- 91,346.19	-	8,997.16
	<u>3,809.80</u>	<u>96,533.55</u>	<u>- 91,346.19</u>	<u>-</u>	<u>8,997.16</u>
<b>Restricted Funds</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Endowment funds</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total funds</b>	<u><u>3,809.80</u></u>	<u><u>96,533.55</u></u>	<u><u>- 91,346.19</u></u>	<u><u>-</u></u>	<u><u>8,997.16</u></u>

**Purposes of Designated Funds**

The Bible Study and Prayer Group meets weekly and through contributions supports a range of charities.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	1,345.00	-	-	1,345.00	1,010.00
Gift Aid Donations	7,647.00	-	-	7,647.00	7,992.00
Tax Recovered on Gift Aid Donations	-	-	-	-	4,097.00
Ordinary Offerings (Open Plate)	5,365.64	-	-	5,365.64	6,360.60
Retiring Poppy Scotland	105.14	-	-	105.14	114.20
Donation	-	-	-	-	100.00
	<u>14,462.78</u>	<u>-</u>	<u>-</u>	<u>14,462.78</u>	<u>19,673.80</u>

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>4 Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	108.00	-	-	108.00	108.00
	<u>108.00</u>	<u>-</u>	<u>-</u>	<u>108.00</u>	<u>108.00</u>
<b>5 Charitable activities</b>					
Giving to Grow	6,130.23	-	-	6,130.23	14,279.00
Presbytery dues	-	-	-	-	509.00
Interim Moderators Expenses	-	-	-	-	50.40
Minister's expenses	-	-	-	-	336.00
Telephone	-	-	-	-	753.75
Pulpit supply	4,400.00	-	-	4,400.00	2,280.00
Organ Repairs & Tuning	-	-	-	-	1,065.00
Other staffing costs	4,121.00	-	-	4,121.00	5,630.00
Fabric repairs & maintenance	7,062.80	-	-	7,062.80	11,246.00
Council Tax	-	-	-	-	1,371.06
Heat and light	4,183.44	-	-	4,183.44	829.61
Insurance	2,449.06	-	-	2,449.06	2,157.98
Gifts and Donations	150.00	-	-	150.00	1,359.20
Commemorative Plaque	-	-	-	-	1,000.00
Community Hall	411.80	-	-	411.80	-
Life & Work	244.00	-	-	244.00	99.00
Refurbishment	62,083.02	-	-	62,083.02	-
Bible Study Prayer Group Exp.	2.84	-	-	2.84	1,020.00
	<u>91,346.19</u>	<u>-</u>	<u>-</u>	<u>91,346.19</u>	<u>44,094.00</u>

#### Minister's Stipend

- 6 All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers stipends and employer's contributions to national insurance, pension, housing and loan fund. Ministers stipends are paid in accordance with the national stipend scale which is related to years of service.

In 2025 the minimum stipend was £32,433 rising to £39,856 in the 5th and subsequent years.

**Crossford and Kirkfieldbank Parish Church of Scotland SC014659**  
**Trustees' Annual Report Year ended 31 December 2025**

**6. APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	3,415.79	3,415.79
Market Value of Balances at 31 December		5,001.34
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	531.05	401.04
Interest Deposit Fund	51.18	60.06
Interest Growth Fund	55.35	55.35
Interest Income Fund	66.60	66.60
Interest Revenue Fund	24.38	20.06
Drawdown Plaque	-	60.00
Admin Costs	- 380.00	- 12.06
<b>Credit Balance at 31 December</b>	<b><u>348.56</u></b>	<b><u>531.05</u></b>
<b>Temporary Fund</b>		
Admin fees Sale of Manse	- 305.80	-
Surveyors Fees sale of Kirkfieldbank Church	- 2,421.60	-
Legal Fees for sale of Kirkfieldbank Church	- 1,520.00	-
Crossford Church Fabric Works drawdown	- 62,083.02	-
Giving to Grow Drawdown	- 2,776.00	-
Sale of Kirkfieldbank Church	64,920.16	-
<b>Closing Balance</b>	<b>- 4,186.26</b>	<b>-</b>

These funds are held on behalf of the congregation in the Consolidated Fabric Fund. The amounts held in the Capital Fund, generate interest and dividends which are transferred to the Revenue Fund. Under the terms of the scheme, the fund is available to meet local expenses and the Capital Funds can be used to support major projects.

**Crossford and Kirkfieldbank Parish Church (Church of Scotland)**

Scotland - Charity number SC014659

---

# Accounts

---

**The Church of Scotland**

# **Crossford and Kirkfieldbank Parish Church.**

**Formerly Crossford Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Year ending 31 December 2024**

**Congregation No: 130706**

**Charity No: SC 014659**

## Reference and Administrative Information

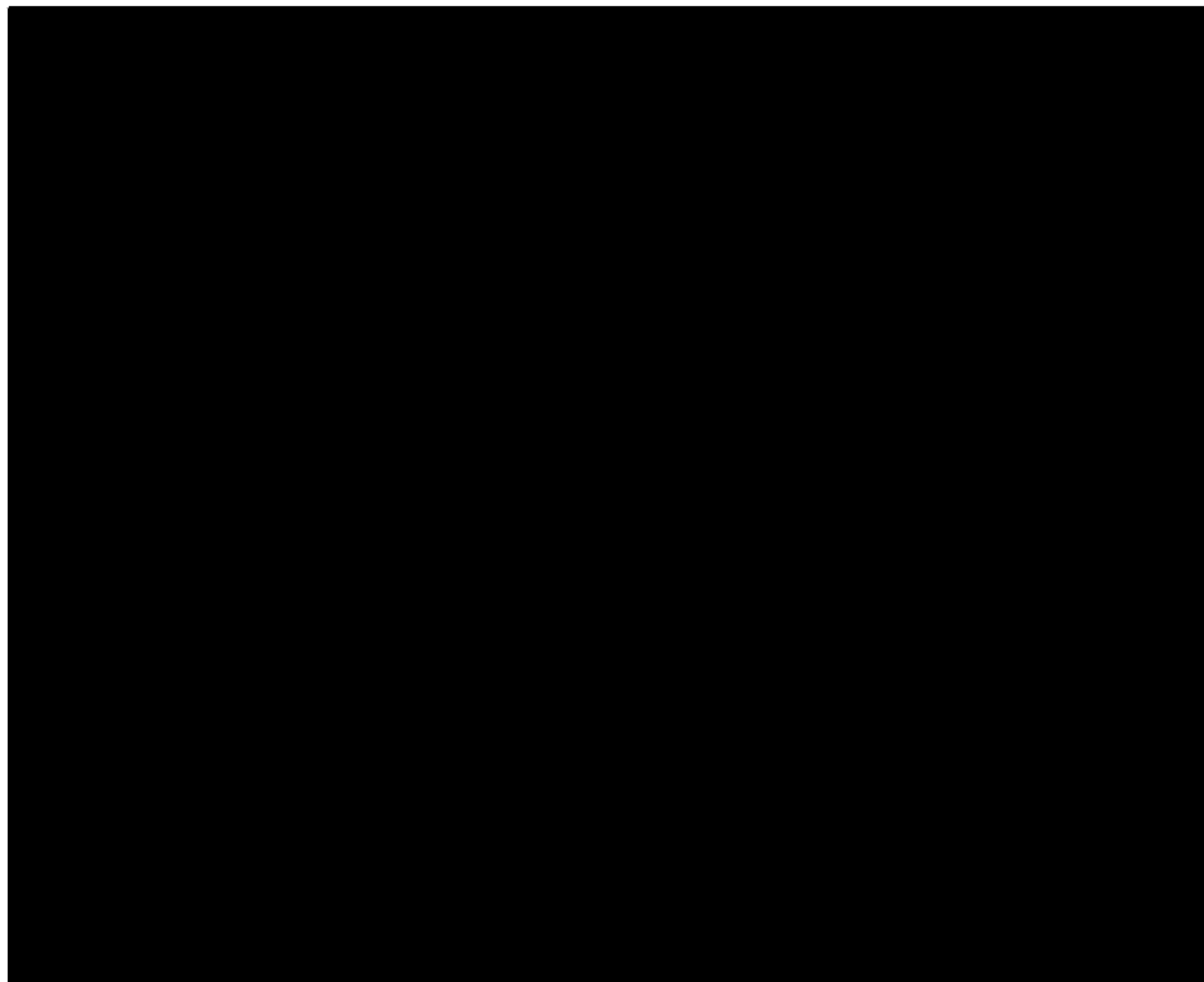
Charity Name: Crossford and Kirkfieldbank Parish Church of Scotland

Charity Registration Number: SC014659

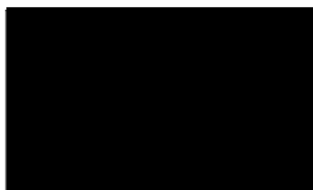
Congregation Reference No: 130706

Contact Address: Gillfoot House  
Braidwood  
Carluke ML8 5PX  
South Lanarkshire

The new charge of Crossford and Kirkfieldbank Parish Church was formed under the basis of union between Crossford and Kirkfieldbank Parish Churches on 1<sup>st</sup> January 2025.



**Independent Examiner**



**Bankers**

**Bank of Scotland  
27/29 Main Street  
Wishaw  
ML2 7AF**

# **Crossford and Kirkfieldbank Parish Church of Scotland SC014659 Trustees' Annual Report for Year ended 31 December 2024**

## **Structure, Governance and Management**

### **Governing Document**

The Church was administered in accordance with the terms of the Model Deed of Constitution. On the formation of the united charge of Crossford and Kirkfieldbank Parish Church, the Trustees and congregation accepted the Unitary Constitution, where both the spiritual and temporal affairs of the congregation are administered by the Kirk Session, who are the charity Trustees.

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

### **Organisational Structure**

The Congregational Board is chaired by the minister and meets when required. Certain responsibilities are delegated to the Finance Committee and to the Property Committee. The Joint Congregational Boards, with the Linked Congregation of Kirkfieldbank Parish Church, meets annually. The Kirk Session meets when required and is responsible for the spiritual affairs within the church.

## **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of worship are held each Sunday at 10.30am and 6.30pm.

The Bible Study & Prayer Group meet on Wednesday evening and Thursday evening.

### **Achievements and Performance**

On Wednesday evening the Bible Study and Prayer group meet in the church hall when parts of the bible are discussed in depth. We also have a Thursday evening prayer meeting 7pm

**Fabric:** Following the union and an inspection of the church by the Presbytery of Forth Valley and Clydesdale Building Officer and the General Trustees, the sanctuary was closed on Health and Safety Grounds. These related mainly to non-compliance with current electrical safety regulations. Following selective tendering Consillium were instructed to undertake the works at a cost of £62,083.02 paid in 2 instalments on 16<sup>th</sup> and 18<sup>th</sup> June from church funds. £58,408.22 was paid by the General Trustees into our church funds and will be recovered recovered from the sale of the manse.

# Crossford and Kirkfieldbank Parish Church of Scotland SC014659 Trustees' Annual Report for Year ended 31 December 2024

## Financial Review

The main source of income for the charity is the offering of members and despite the financial pressures we all face, our offerings have dropped from £21,679 to £19,764. The Trustees acknowledge the continuing support of the

membership, particularly those who contribute through Gift Aid, which allowed the Trustees to reclaim £4,097 (£4,775) in tax from these donations.

The total income for the year was £38,931, compared with last year's figure of £47,928.

The total expenditure for the year was £44,094, compared with last year's figure of £50,264.

However as is noted in the accounts, this year the detail has been expanded and where possible the comparative figures have been shown. However, it has not always been possible to rationalise the comparative figure, with this year's presentation.

However as is noted in the accounts, a sum of £10,003.40 was drawn down from our investment account to maintain sufficient cash flow for the continued operation of the charity. There remains a total of £15,133.36 as valued at 31<sup>st</sup> December 2024.

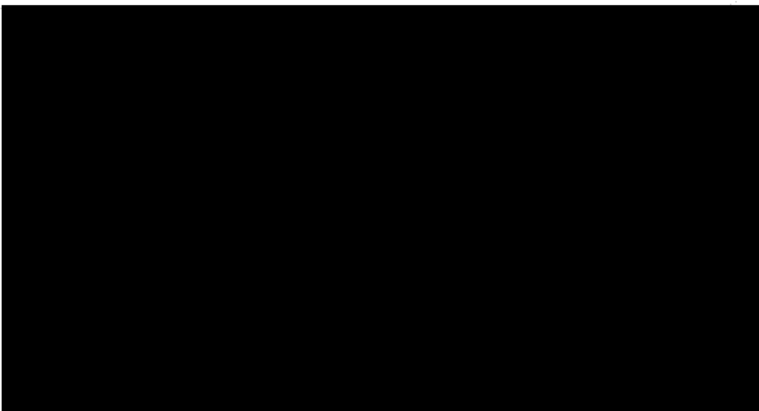
The General Trustees hold £521.00 in cash and £5,001.34 in unitised funds, which can be made available on request to meet local expenses or capital projects.

## Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months expenditure in the general fund. At the year end the Church held unrestricted cash funds of £3,809. While this only represents one month's expenditure, the Trustees could in the short term realise funds in their investment portfolio to meet expenditure. The Trustees also anticipate the transfer of the funds held by Kirkfieldbank congregation (£12,000) as well as the potential sale of the shared Manse, which will be credited to our holding with the General Trustees in the Consolidated Fabric Fund, with the deduction of a 10% levy.

## Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.



1000  
1000  
1000

1000  
1000  
1000

# Crossford and Kirkfieldbank Parish Church of Scotland SC014659

## Trustees' Annual Report for Year ended 31 December 2024

### Independent Examiner's Report to the Trustees of Crossford and Kirkfieldbank Parish Church

I report on the accounts of the charity for the year ended 31 Dec 2024 which are set out on pages 6 to 10.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.

#### Basis of independent examiner's statement

Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In the course of our examination, no matter has come to our attention

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

